

April 18th, 2025

The Honorable Susan Collins  
Chair, U.S. Senate Committee on  
Appropriations  
413 Dirksen Building  
Washington, D.C. 20510

The Honorable Tom Cole  
Chair, U.S. House Committee on  
Appropriations  
2207 Rayburn Building  
Washington, D.C. 20515

The Honorable Patty Murray  
Ranking Member, U.S. Senate Committee on  
Appropriations  
154 Russell Building  
Washington, D.C. 20510

The Honorable Rosa DeLauro  
Ranking Member, U.S. House Committee on  
Appropriations  
2413 Rayburn Building  
Washington, D.C. 20515

The Honorable Cindy Hyde-Smith  
Chair, THUD Subcommittee  
702 Hart Building  
Washington, D.C. 20510

The Honorable Steve Womack  
Chair, THUD Subcommittee  
2412 Rayburn Building  
Washington, D.C. 20515

The Honorable Kirsten Gillibrand  
Ranking Member, THUD Subcommittee  
478 Russell Building  
Washington, D.C. 20510

The Honorable Mike Quigley  
Ranking Member, THUD Subcommittee  
2083 Rayburn Building  
Washington, D.C. 20515

To Chair Collins, Ranking Member Murray, Chair Cole, and Ranking Member DeLauro, Subcommittee Chairs Hyde-Smith and Womack, and Subcommittee Ranking Members Gillibrand and Quigley,

As you finalize funding levels for the Fiscal Year 2026 Transportation, Housing and Urban Development and Related Agencies appropriations bill, we urge you to support funding for the Department of Housing and Urban Development's (HUD) Housing Counseling Assistance program.

**We respectfully request that Congress support funding for HUD's Housing Counseling Assistance program at \$57.5 million for the Fiscal Year 2026.**

Housing counseling assistance is a critical source of housing information and resources for homeowners, renters, and seniors. It enables housing counseling organizations to provide homebuyer counseling, especially for first-time homebuyers, post-purchase counseling, foreclosure prevention counseling, rental counseling, and homelessness prevention counseling. In addition, it funds reverse mortgage counseling, which is mandatory for senior homeowners who seek a Home Equity Conversion Mortgage.

Housing counseling is a proven tool for improving access to housing. From 2009-2024, more than 22 million Americans received housing counseling and education from HUD-approved

housing counseling agencies. Over this period, over 3.8 million families have received pre-purchase counseling through the Housing Counseling Assistance Program. Housing counseling has also helped many borrowers improve their overall financial health. The Federal Reserve Bank of Philadelphia found that consumers receiving housing counseling raised their credit scores, lowered their overall debt, and reduced their late payments. From 2009 through 2024, the housing counseling program helped more than 4.2 million households avoid foreclosure, assisted over 1.9 million renters, and helped over 267,000 homeless Americans access and maintain access to housing.

In FY2023, HUD-approved counseling agencies provided individual counseling and education services to over 969,963 consumers helping them to avoid foreclosure, purchase homes, secure affordable rental housing, and develop sustainable budgets. Thanks to these services, 260,203 households received home purchase counseling, 9,430 obtained temporary or permanent housing to end or avoid homelessness and resolved or prevented delinquency and default for 109,033 households. Counseling services also helped 15,000 households avoid eviction.<sup>1</sup>

Another critical role for housing counselors is disaster recovery. Housing counselors are critical resources for disaster-impacted families, helping them connect with resources to engage effectively with lenders and insurance companies using their professional expertise.

Housing counseling helps families by offering solutions to improve credit scores, arming them with the information needed to navigate the home-buying process, and exploring mortgage options that can make homeownership a reality.

For all these reasons, we respectfully request at least \$57.5 million for HUD's Housing Counseling Assistance Program in Fiscal Year 2026.

Signed,

**National Organizations:**

Affordable Homeownership Foundation Inc.	Fort Myers	FL
Cambridge Credit Counseling Corp.	Agawam	MA
Consumer Credit and Budget Counseling, Inc.	Marmora	NJ
Consumer Federation of America	Washington	DC
Cooperative Processing Resources	Richardson	TX
Credit.org	Riverside	CA
D&E, A Housing & Economic Empowerment Center, Inc.	McComb	MS
Economic Growth Corporation	Rock island	IL
Faith and Community Empowerment	Los Angeles	CA
GROWTH Homes	Rehoboth Beach	DE
HomeFree-USA	Landover	MD
Hope For Justice	Charlotte	NC
Justine Peterson Housing & Reinvestment Corp	St. Louis	MO

National Housing Resource Center	Philadelphia	PA
National Affordable Housing Network	Butte	MT
National Association for Latino Community Asset Builders (NALCAB)	Washington	DC
National Coalition for Asian Pacific American Community Development (CAPACD)	Washington	DC
National Community Reinvestment Coalition	Washington	DC
National Foundation for Credit Counseling	Washington	DC
National NeighborWorks Association	Washington	DC
Navicore Solutions	Manalapan	NJ
NeighborWorks Mountain Country Home Solutions	Orem	UT
New Jersey Community Capital	New Brunswick	NJ
Pioneer Credit Counseling	Rapid City	SD
The National Coalition for Asian Pacific American Community Development (National CAPACD)	Washington	DC
Ubuntu Institute of Learning	Simi Valley	CA
UnidosUS	Washington	DC

### Local Organizations by State:

NeighborWorks Alaska	Anchorage	AK
United Way of Central Alabama	Birmingham	AL
Lifelines Counseling Services	Mobile	AL
Universal Housing Development Corporation	Russellville	AR
Administration of Resources and Choices	Tucson	AZ
Arizona Housing Coalition	Phoenix	AZ
Arizona Fair Housing Center	Mesa	AZ
Family Housing Resources	Tucson	AZ
NeighborWorks Sacramento Region	Sacramento	CA
Fair Housing Advocates of Northern California	San Rafael	CA
Ventura County Community Development Corporation	Oxnard	CA
NeighborWorks Orange County	Orange	CA
Korean Resource Center	Los Angeles	CA
Rise Economy	San Francisco	CA
Haven Neighborhood Services	Los Angeles	CA
Rural Community Assistance Corporation (RCAC)	West Sacramento	CA
Project Sentinel	Milpitas	CA

Credit.org	Riverside	CA
Project Sentinel, Inc.	Santa Clara	CA
Faith and Community Empowerment	Los Angeles	CA
NeighborWorks Southern Colorado	Pueblo	CO
HomesFund	Durango	CO
Housing Development Fund	Stamford	CT
Bridgeport Neighborhood Trust d/b/a Building Neighborhoods Together	Bridgeport	CT
Neighborhood Housing Services of New Haven	New Haven	CT
Connecticut Housing Finance Agency (CHFA)	Rocky Hill	CT
Neighborhood Housing Services of Waterbury dba NEST	Waterbury	CT
The National Coalition for Asian Pacific American Community Development (National CAPACD)	Washington	DC
United Planning Organization	Washington	DC
University Legal Services	Washington	DC
CARECEN-Central American Resource Center	Washington	DC
Lydia's House in South East	Washington	DC
Marshall Heights Community Development Organization, Inc.	Washington	DC
Neighborhood House, Inc.	Wilmington	DE
YWCA Delaware	Wilmington	DE
Hispany Unity of Florida	Hollywood	FL
HANDS of Central Florida, Inc.	Orlando	FL
H.E.L.P. Community Development Corp.	Eatonville	FL
Debthelper.com	West Palm Beach	FL
Affordable Homeownership Foundation Inc.	Fort Myers	FL
Suncoast Housing Connections	Clearwater	FL
Housing and Education Alliance	Tampa	FL
Florida Alliance for Community Solutions, Inc.	Jacksonville	FL
St. Petersburg Neighborhood Housing Services, dba Neighborhood Home Solutions	St. Petersburg	FL
Consolidated Credit	Fort Lauderdale	FL
Trinity Empowerment Consortium	Miami	FL
Urban League of Greater Atlanta	Atlanta	GA
There's No Place Like Home Homebuyers Club	Loganville	GA
Morningstar Urban Development Inc	Decatur	GA

D&E, A Housing & Economic Empowerment Center, Inc.	East Point	GA
Georgia Advancing Communities Together, Inc.	Atlanta	GA
NID-HCA Emerson	Atlanta	GA
Resources for Residents and Communities of Georgia, Inc.	Atlanta	GA
Hale Mahaolu	Kahului	HI
IHS, The Institute for Human Services	Honolulu	HI
Step up Acadiana	Lafayette	IA
HOME, Inc.	Des Moines	IA
Genesis Garden	Macomb	IL
Economic Growth Corporation	Rock island	IL
Chicago Area Fair Housing Alliance	Chicago	IL
AGORA Community Services Corp, NFP	Chicago	IL
Brighton Park Neighborhood Council	Chicago	IL
Erie Neighborhood House	Chicago	IL
South Suburban Housing Center	Homewood	IL
Spanish Coalition for Housing (SCH)	Chicago	IL
Housing Action Illinois	Chicago	IL
Universal Housing Solutions CDC	Chicago	IL
Lake County Housing Authority	Grayslake	IL
Hope of Evansville	Evansville	IN
Prosperity Indiana	Indianapolis	IN
Homestead Resources	Lafayette	IN
Northwest Indiana Reinvestment Alliance	Hammond	IN
Louisville Urban League	Louisville	KY
KCEOC Community Action Partnership	Barbourville	KY
Neighborhood Development Foundation (NDF)	New Orleans	LA
Step Up Acadiana	Lafayette	LA
Multi-Cultural Development Center	Bossier City	LA
Cambridge Credit Counseling Corp.	Agawam	MA
Valley Community Development	Northampton	MA
Merrimack Valley Housing Partnership	Lowell	MA
Credit Card Management Services, Inc.	Woburn	MA
UpSide413	Pittsfield	MA
Massachusetts Affordable Homeownership Alliance	Dorchester	MA

Codman Square Neighborhood Development Corporation	Dorchester	MA
Citizens' Housing and Planning Association (CHAPA)	Boston	MA
Economic Action Maryland Fund	Baltimore	MD
HomeFree-USA	Landover	MD
Centro de Apoyo Familiar	Riverdale	MD
Housing Options & Planning Enterprises, Inc.	Oxon Hill	MD
Community Development Network of Maryland	Baltimore	MD
MakingChange, Inc	Columbia	MD
Telamon-TRC	Salisbury	MD
Coastal Enterprises, Inc.	Brunswick	ME
Penquis	Bangor	ME
Southwest Solutions dba MiSide	Detroit	MI
Metro Community Deveolpment, Inc	Flint	MI
Northern Homes Community Development Corp	Boyne City	MI
Central Detroit Christian Community Development Corporation	Detroit	MI
Scott County Community Development Agency	Shakopee	MN
Minnesota Homeownership Center	St. Paul	MN
MICAH- Metropolitan Interfaith Council on Affordable Housing	St. Paul,	MN
Anoka County Community Action Program (ACCAP)	Blaine	MN
Washington County CDA	Woodbury	MN
Centre for Asian and Pacific Islanders (CAPI) USA	Minneapolis	MN
One Roof Community Housing	Duluth	MN
Justine Peterson Housing & Reinvestment Corp	St. Louis	MO
Greater Kansas City Housing Information Center	Kansas City	MO
Beyond Housing, Inc.	Saint Louis	MO
Washington U Law School Civil Rights & Community Justice Clinic.	St. Louis	MO
D&E, A Housing & Economic Empowerment Center, Inc.	McComb	MS
Covenant Faith Outreach Ministries Inc.  CCD	Tupelo	MS
National Affordable Housing Network	Butte	MT
NeighborWorks Great Falls	Great Falls	MT
Human Resource Development Council, District VII	Billings	MT
Kingdom Community Development Corporation	Spring Lake	NC
Centre for Home Ownership & Economic Development	Hillsborough	NC
Financial Pathways of the Piedmont	Winston Salem	NC

Mountain Projects, Inc.	Waynesville	NC
Olive Hill Community Economic Development Corporation, Inc	Morganton	NC
DHIC, Inc.	Raleigh	NC
Reinvestment Partners	Durham	NC
Housing Authority of the City of High Point	High Point	NC
NC Housing Coalition	Durham	NC
NeighborWorks Lincoln	Lincoln	NE
NeighborWorks Southern New Hampshire	Manchester	NH
The Housing Partnership	Portsmouth	NH
Consumer Credit and Budget Counseling, Inc.	Marmora	NJ
Housing and Community Development Network of New Jersey	Linden	NJ
The Waterfront Project	Jersey City	NJ
Affordable Housing Alliance	Neptune	NJ
New Jersey Citizen Action Education Fund	Newark	NJ
Fair Housing Council of Northern NJ	Hackensack	NJ
Central Jersey Housing Resource Center Corp.	Somerville	NJ
New Jersey Community Capital	New Brunswick	NJ
United South Broadway Corporation	Albuquerque	NM
Comunity Services of Nevada (CSNV)	Las Vegas	NV
Rockland Housing Action Coalition	New City	NY
The Bronx Neighborhood Housing Services CDC Inc	Bronx	NY
Rockaway Development & Revitalization Corporation	Far Rockaway, Queens	NY
PathStone Corporation	Rochester	NY
RUPCO	Kingston	NY
Parachute Credit Counseling, Inc.	Buffalo	NY
Housing Partnership Development Corporation	New York City	NY
MHANY Management, Incq	Brooklyn	NY
Metro Interfaith Housing Management Corp.	Binghamton	NY
Affordable Housing Partnership of the Capital Region Inc	Albany	NY
Northfield Community LDC	Staten Island	NY
Albany County Rural Housing Alliance, Inc.	Voorheesville	NY
Long Island Housing Services, Inc.	Bohemia	NY
Rural Housing Coalition of New York	Albany	NY

Cypress Hills Local Development Corporation	Brooklyn	NY
Belmont Housing Resources for WNY, Inc.	Buffalo	NY
Rockland Housing Action Coalition	New City	NY
Parachute Credit Counseling, Inc.	West Seneca	NY
Chhaya Community Development Corporation	Jackson Heights	NY
American Debt Resources	Melville	NY
United Tenants of Albany	Albany	NY
Western Catskills Community Revitalization Council, Inc.	Stamford	NY
Putnam County Housing Corporation	Carmel	NY
Keuka Housing Council, Inc.	Penn Yan	NY
RiseBoro Community Partnership	Brooklyn	NY
Community Housing Solutions	Cleveland	OH
Homes on the Hill, CDC	Columbus	OH
Miami Valley Fair Housing Center, Inc.	Dayton	OH
Youngstown Neighborhood Development Corporation	Youngstown	OH
Working In Neighborhoods	Cincinnati	OH
Youngstown Neighborhood Development Corporation	Youngstown	OH
East Akron Neighborhood Development Corp	Akron	OH
Community Action Agency of OKC & OK/CN Counties, Inc.	Oklahoma City	OK
Proud Ground	Portland	OR
African American Alliance for Homeownership	Portland	OR
DevNW	Springfield	OR
Schuylkill Community Action	Pottsville	PA
NeighborWorks Northeastern Pennsylvania	Scranton	PA
Media Fellowship House	Media	PA
Advantage CCS	Dunmore	PA
NeighborWorks Western Pennsylvania	Pittsburgh	PA
New Kensington CDC	Philadelphia	PA
NWCS, Inc.	Philadelphia	PA
Southwest Community Development Corporation	Philadelphia	PA
Housing Network of Rhode Island	Warwick	RI
NeighborWorks Blackstone River Valley	Woonsocket	RI
Origin SC	North Charleston	SC
Charleston Area Urban League	Charleston	SC



Lutheran Social Services of South Dakota	Sioux Falls	SD
Pioneer Credit Counseling	Rapid City	SD
Good Neighbor Foundation	Franklin	TN
HomeSource East Tennessee	Knoxville	TN
Crossville Housing Authority	Crossville	TN
Chinese Community Center	Houston	TX
Cooperative Processing Resources	Richardson	TX
Services of Hope	Dallas	TX
Houston Area Urban League	Houston	TX
Our Casas Resident Council Inc.	San Antonio	TX
Services of Hope	Dallas	TX
Housing Channel	Fort Worth	TX
SouthFair Community Development Corporation	Dallas	TX
Housing Opportunities of Fort Worth, Inc.	Fort Worth	TX
BCL of Texas	Dallas	TX
NeighborWorks Mountain Country Home Solutions	Orem	UT
Community Development Corporation of Utah (CDCU)	Salt Lake City	UT
Sun Country Home Solutions	St. George	UT
NeighborWorks Mountain Country Home Solutions	Orem	UT
Piedmont Housing Alliancwe	Charlottesville	VA
Child and Family Services of Eastern Virginia dba/The Up Center	Norfolk	VA
Total Action for Progress	Roanoke	VA
Catholic Charities of Eastern Virginia	Norfolk	VA
Urban League of Hampton Roads	Hampton	VA
Housing Opportunities Made Equal of Virginia (HOME of VA)	Richmond	VA
BROC Community Action	Rutland	VT
Community Frameworks	Spokane	WA
SNAP	Elk	WA
Parkview Services	Lynnwood	WA
Catholic Charities Housing Services - Diocese of Yakima	Yakima	WA
Acts Housing	Milwaukee	WI
Movin' Out, Inc.	Madison	WI
Acts Housing	Milwaukee	WI
The Fairmont-Morgantown Housing Authority	Fairmont	WV

CHANGE, Inc.	Weirton	WV
Consumer Credit Counseling Service of Mid-Ohio Valley	Parkersburg	WV
Wyoming Housing Network	Casper	WY